

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Eddie John Leister  
Patsy Ann Leister  
Debtors

Case No. 12-01572-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: karendavi  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 18

Date Rcvd: May 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2017.

db/jdb  
cr +Eddie John Leister, Patsy Ann Leister, 610 Mt. Misery Road, New Oxford, PA 17350-9583  
+Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd, Suite 100,  
Woodland Hills, CA 91364-6207  
cr Bank of New York Mellon as trustee for CWALT 2006-, c/o Shellpoint Mortgage Servicing,  
PO Box 10826, Greenville, SC 29603-0826  
4336647 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
4155474 Bank of America, N.A., PROBER & RAPHAEL, ATTORNEYS FOR SECURED CREDITOR, P.O. Box 4365,  
Woodland Hills, CA 91365-4365  
4123141 +Bank of America, N.A., c/o Prober & Raphael, A Law Corporation,  
20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207  
4733174 Bank of New York as trustee for CWALT 2006-25CB, c/o Shellpoint Mortgage Servicing,  
PO Box 10826, Greenville, SC 29603-0826  
4155839 THE BANK OF NEW YORK MELLON ET AL, Bank of America, N.A., P.O. Box 660933,  
Dallas, TX 75266-0933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4097749 EDI: BANKAMER2.COM May 11 2017 18:48:00 FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102  
4060040 EDI: BANKAMER.COM May 11 2017 18:48:00 AAA FINANCIAL SERVICES, P.O. BOX 15019,  
WILMINGTON, DE 19886-5019  
4060041 EDI: BANKAMER.COM May 11 2017 18:48:00 BANK OF AMERICA, N.A., P.O. BOX 15222,  
WILMINGTON, DE 19886-5222  
4060042 EDI: CHASE.COM May 11 2017 18:48:00 CARDMEMBER SERVICE, P.O. BOX 15548,  
WILMINGTON, DE 19886-5548  
4060043 EDI: CHASE.COM May 11 2017 18:48:00 CHASE BANK/CARDMEMBER SVCS, PO BOX 15153,  
WILMINGTON, DE 19886-5153  
4060044 EDI: CHASE.COM May 11 2017 18:48:00 CHASE CARD SERVICES, P.O. BOX 15153,  
WILMINTON, DE 19886-5153  
4133800 +EDI: OPHSUBSID.COM May 11 2017 18:53:00 Keystone Recovery Partners LLC, Series A,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
4060045 EDI: RMSC.COM May 11 2017 18:48:00 LOWES/GEGRB, P.O. BOX 530914,  
ATLANTA, GA 30353-0914  
4138343 EDI: PRA.COM May 11 2017 18:48:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4060046 EDI: SEARS.COM May 11 2017 18:48:00 SEARS, PO BOX 183081, COLUMBUS, OH 43218-3081  
TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
4733175\* Bank of New York as trustee for CWALT 2006-25CB, c/o Shellpoint Mortgage Servicing,  
PO Box 10826, Greenville, SC 29603-0826  
4061766\* CHASE BANK/CARDMEMBER SVCS, PO BOX 15153, WILMINGTON, DE 19886-5153

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 13, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Joshua I Goldman on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Thomas E. Miller on behalf of Joint Debtor Patsy Ann Leister staff@tommlerlawoffice.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Thomas E. Miller on behalf of Debtor Eddie John Leister staff@tommillerlawoffice.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 Eddie John Leister  
First Name Middle Name Last Name

Debtor 2 Patsy Ann Leister  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:12-bk-01572-RNO**

Social Security number or ITIN **xxx-xx-2248**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN **xxx-xx-7670**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

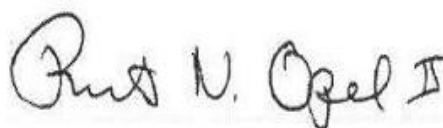
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eddie John Leister

Patsy Ann Leister

By the  
court:

May 11, 2017

Honorable Robert N. Opel  
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**